



2025 VERTICAL MARKET STUDY:

# Rethinking Banking, Finance & Insurance CX In The Age Of AI



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## Introduction

Not simply on the radar, artificial intelligence (AI) is irrefutably *the* focus for customer contact leaders. Going into 2025, all but 1% confirmed plans to maintain or increase their investment levels in the technology. Many, moreover, identified AI-powered solutions like chatbots, agent assist interfaces, and advanced analytics tools, as their leading technology pursuits.

Among banking, financial services, and insurance (BFSI) organizations, the AI gold rush is generating special interest.

On the one hand, they fervently crave – and frankly utterly require – the technology's theoretical benefits. The ability to exponentially scale their support operations is an essential way to deal with notoriously heavy contact volumes. The opportunity to uncover robust insights empowers the predictive, personalized engagement that is vital to attracting and retaining customers. The chance to “automate simple issues so agents can focus on complex ones” is a means of ensuring customers dealing with high-stakes financial or livelihood matters have access to critical human, empathetic support.

On the other hand, they are uniquely vulnerable to the technology's most notable risks. Subject to intense regulatory scrutiny, they have no tolerance for noncompliant communication. Dealing with high-value interactions, they have no room for inaccurate or inconsistent messaging. Handling highly *emotional* conversations, they cannot afford a perception that they are “deflecting” matters with automation.

How are BFSI organizations weighing their concerns? How will they leverage AI to address the most critical customer and employee demands and frustrations? How will the AI revolution impact the future of omnichannel banking?

To answer these questions, CCW Digital is proud to share its inaugural vertical-specific market study. The product of research from *exclusively* within the BFSI community, it replaces the “broad industry trends” found in most whitepapers with targeted, actionable insights.



## About The Author



**Brian Cantor**

Principal Analyst, CCW Digital

**Customer Management Practice**



Brian Cantor is the principal analyst and director for CCW Digital, the global online community and research hub for customer contact professionals. In his role, Brian leads all customer experience, contact center, technology, and employee engagement research initiatives for CCW. CCW Digital's articles, special reports, commentaries, infographics, executive interviews, webinars, and online events reach a community of over 170,000.

A passionate advocate for customer centricity, Brian regularly speaks on major CX conference agendas. He also advises organizations on customer experience and business development strategies.

## Methodology & Demographics

To understand how finance and insurance firms are rethinking their customer and employee experiences in the age of AI, CCW Digital issued a comprehensive survey in March 2025.

The survey panel exclusively consisted of leaders from BFSI organizations. Seventy-eight percent (78%) of respondents oversee their organizations' contact center or customer experience teams, with the balance leading information technology, operations, sales, or marketing.

When it comes to technology investments, all panelists were either direct decision makers or significant influencers. Approximately 32% hold VP or C-level positions, with 52% operating as directors or senior/managing directors. The remaining are senior managers in their respective organizations.

The typical survey respondent represented a mid-size or large organization; half of such organizations employ at least 1000 full-time workers.

## Key Findings

BFSI leaders see their customers as uncompromising ones, noting that they demand convenient digital and self-service options yet also seek 24/7/365 access to live agent support. These customers, similarly, seek a combination of speed *and* personalization when selecting a finance or insurance provider.

More than nine-in-ten BFSI organizations acknowledge a challenge with customer churn and disengagement. Beyond a failure to achieve those dualities, this churn is a product of attractive offers from competitors, insufficient promotions and outreach for existing customers, and inadequate customer-facing tools and processes.

BFSI leaders cite “agent effort” and “agent flexibility” as the two greatest drivers of employee engagement. The majority also recognize the importance of providing agents with more variety in their day-to-day workflow.

AI is a theoretical pathway to those outcomes, but it is still spurring fear among today’s BFSI employees.

As they work to overcome those fears, BFSI leaders are also mindful of other potential AI risks and concerns. The chief examples include compliance, customer data protection, user trust and adoption, and the impact on personalized engagement.

BFSI leaders are open to self-service, but many do not believe it should be an option, let alone the default option, for certain issues. The top areas of hesitation include highly emotional issues and claim or compensation disputes.

Interestingly, most leaders are theoretically open to letting customers use self-service for matters involving payments or sensitive information. The key will be creating an operating ecosystem that provides the necessary level of accuracy, consistency, security, and compliance.

Confident that the technology will augment the agent experience, most BFSI leaders believe AI will result in employees spending less time on core tasks.

BFSI leaders believe in an omnichannel world, with 52% declaring that customers should be able to handle all issues in all channels.

They also believe in a human-centric one, with 56% calling “humanity” a core part of their value proposition.



April 23-25, 2025 | Kansas City, MO

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- **1:1 Business Meetings** – Match with solution providers for tailored, focused discussions.
- **High-Level, Exclusive Networking** – Connect with senior BFSI customer leaders in-person in an intimate setting.
- **Benchmarking Insights** – Gain best practices through interactive discussions.



## Today's BFSI Customers Accept No Compromises

Today's BFSI leaders acknowledge their customers as digitally driven, uncompromising ones. About 62% feel their customers expect the ability to handle *all issues* in digital channels. These digital experiences cannot be too low touch, however, with 58% noting that customers expect 24/7/365 access to live agents.

In a similar "cake and eat it too" scenario, 60% say customers evaluate experiences based on the level of personalization, while 56% believe they are judged on their ability to deliver speed and convenience.

BFSI organizations, moreover, know that customers are looking beyond their own experiences. Fifty-eight percent (58%) believe customers make banking and insurance decisions based on the institution's perceived culture and brand reputation.

Collectively, these priorities have important ramifications for AI investments. They underscore the need for intelligent automation: it enables them to deliver the requisite personalization at every phase of the customer journey. It also streamlines the agent experience, enabling BFSI companies to honor the request of providing steady access to human support.

Of course, they also reveal a need for caution when it comes to *overautomating*. Today's customers value humanity, both in terms of service and the brand's mission, which means the AI initiative cannot come across as an exercise in deflection or cost containment. If it does not add value to the customer experience, while also leading to greater personalization and easier access to high-quality live agent support, it could become a problem rather than a solution.

## Understanding Today's Customers and Employees

It may be a cornerstone focus for customer contact leaders, but AI is not *the outcome*. It ultimately remains a means to the end of better supporting customers and employees.

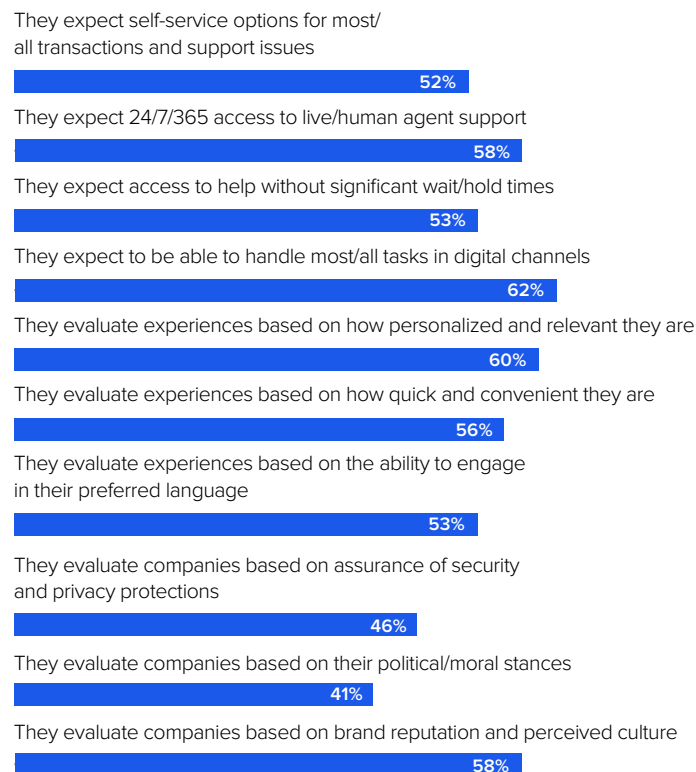
Given that perspective, it is imperative to calibrate AI initiatives with the specific demands and sentiments of those user groups.



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Forty-three percent (43%) acknowledge that competitors are stealing customers away with better offers, while 41% feel they are failing to provide existing customers with bonuses and promotions on par with the campaigns that first attracted them.

### Which of the following statements do you feel are true about your customers in 2025?



### Why Customers Leave

In today's hypercompetitive BFSI environment, it is imperative to do everything possible to attract new customers. It is also imperative – and potentially more imperative, given the more favorable ROI – to keep and more meaningfully engage existing ones.

When it comes to achieving customer loyalty and retention, most BFSI leaders acknowledge room for improvement. Only 6% believe they are avoiding meaningful customer churn and/or disengagement.

This churn is the product of numerous factors. Forty-three percent (43%) acknowledge that competitors are stealing customers away with better offers, while 41% feel they are failing to provide existing customers with bonuses and promotions on par with the campaigns that first attracted them. Thirty-six percent (36%) succumb to a comparable situation: they lose customers thanks to the emergence of unexpected fees or restrictions.

An equivalent 41% blame churn on their failure to actively engage their customers, while 37% cite the impact of ineffective tools and processes. In a similar vein, 36% feel customers will leave after negative self-service experiences.

Each of the aforementioned challenges lends itself to the power of AI. By helping brands better understand and segment their customers, share more robustly tailored offers, deliver proactive and personalized communication at scale, and optimize customer engagement and self-service platforms, they can actually provide existing customers with the same value they promise new ones. They can achieve loyalty in an era where switching to a competitor has never been easier.

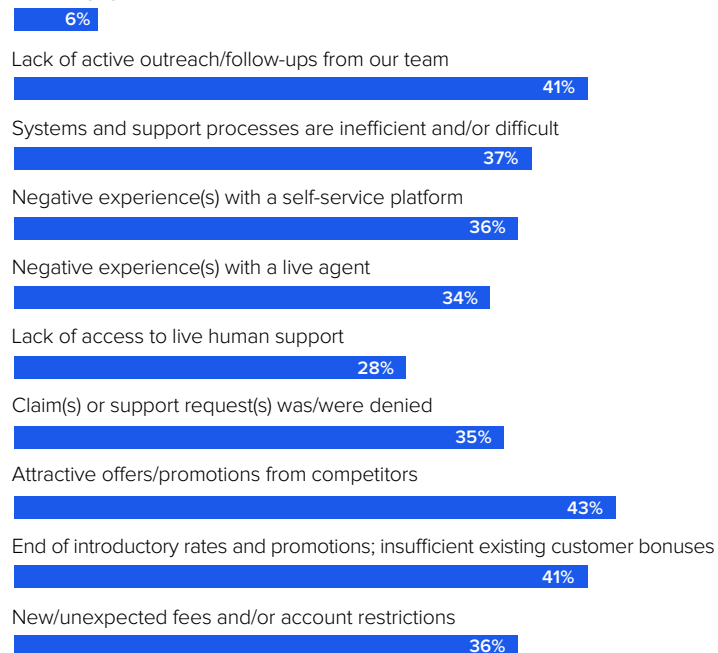
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When it comes to AI, employees are cognizant of the pros and the cons. Fifty-five percent (55%) of leaders feel their teams value variety in their workflow, which is more readily achievable in an “AI for simple issues, agents for complex ones” dynamic.

However, an equivalent 55% note that their employees are concerned about what AI could mean for their workflow and job security.

### Which of the following tend to be drivers of customer churn or disengagement?

N/A - we do not experience any meaningful churn or disengagement



### Today's BFSI Employees Demand Empowerment

It famously takes “happy employees” to create “happy customers,” but what does it take to cultivate those happy employees?

First and foremost, it requires easy work experiences fueled by empowering technology. More than two-thirds of BFSI leaders say their agents evaluate organizations based on the convenience of the company's tools, systems, and processes. The statistic provides yet another reminder that “agent effort” is one of the greatest indicators of ultimate agent satisfaction.

Not simply seeking an empowering environment at work, today's employees also demand empowerment to determine when and how they work. A substantial 64% of leaders feel workplace flexibility is high on the demand list for the typical BFSI agent.

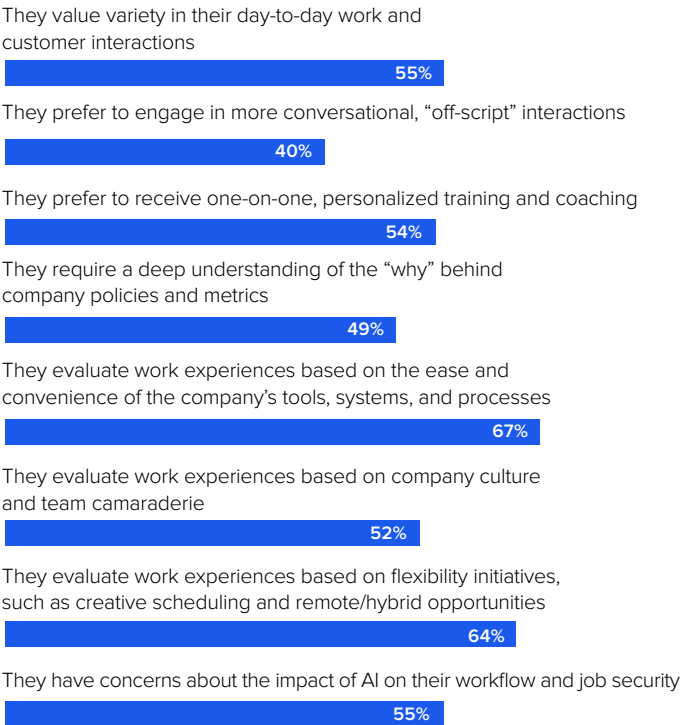
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The two-sided perspective makes sense. Agents clearly want the opportunity for more complex, engaging work, but they still want paid *work* – and rightfully worry that eliminating the lion's share of “simple tasks” could reduce overall job availability (since there are inherently fewer complex tasks than simple ones). And though they want to handle more complex interactions, they also know that there is a fine line between “complex work” and “difficult work.” No one, obviously, is begging for their job to get harder – especially with no corresponding increase in compensation.

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Agents clearly want the opportunity for more complex, engaging work, but they still want paid *work* – and rightfully worry that eliminating the lion’s share of “simple tasks” could reduce overall job availability (since there are inherently fewer complex tasks than simple ones).

Which of the following statements do you feel are true about your employees in 2025?







## AI For BFSI: Risks of Pursuing Rewards

As a way to scale personalization and streamline work experiences, AI represents a pathway to meeting (and ideally exceeding) the demands of today's BFSI customers and employees.

It is not, however, without its risks. Beyond the *perception risks* (loss of human touch for customers, job uncertainty for employees), it introduces very real concerns about service delivery and business performance.

BFSI leaders are particularly aware of potential regulatory and data challenges. Eighty-nine percent (89%) say compliance represents a critical concern for AI investments, with 65% calling it a *significant* concern. The implications for data privacy weigh on the minds of 90% of leaders – and especially heavily on those of 50%.

Other high-ranking risks include customer trust and adoption (84% concerned, 50% significantly concerned), employee trust and adoption (88% concerned, 39% significantly concerned), and personalized communication (87% concerned, 34% significantly concerned).

Despite the prominence of the “automate simple issues” adage, brands – and customers, for that matter – clearly expect AI to handle matters of at least some substance. After all, traditional Google searches and FAQ pages already exist for answering the most basic questions. An AI-powered self-service experience should, therefore, allow *some* opportunity for meaningful engagement and problem-solving.

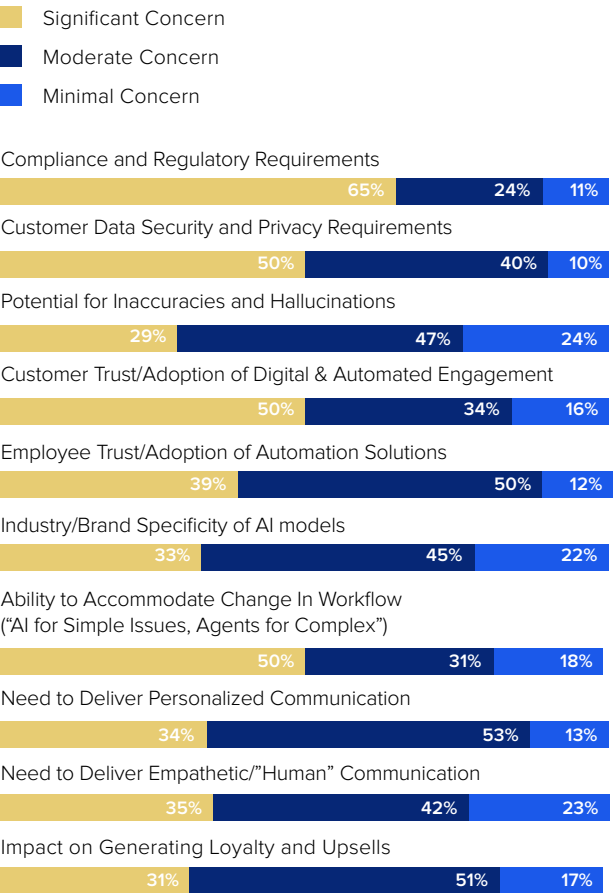
Should that prove true, AI-powered tools will likely require personal information, communicating consequential information, and taking some actions. These would create compliance and data privacy concerns in *any industry*; for highly regulated, high-stakes financial and insurance firms, the risks are obviously even greater.

Accounting for the communication risks is for naught, of course, if brands fail to achieve customer and employee trust in the technology. Customer contact AI requires adoption to generate ROI, and insofar as only 17% of today's consumers trust chatbots and the majority of employees fear what AI can mean for their jobs, it is clear that securing user *confidence* warrants imminent consideration.

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As you think about customer- and/or employee-facing AI investments in the banking, financial, or insurance industries, how important are the following factors?





## Will Self-Service Truly Empower The BFSI Customer?

Previous chatbots might not have won many customer satisfaction awards, but the *idea* of AI-powered self-service is undoubtedly resonant.

Most consumers are theoretically willing to use self-service for customer support issues; a significant 60% are even open to using self-service for *complex matters*.

This philosophical interest in self-service is thoroughly unsurprising. More than nine-in-ten BFSI leaders feel their companies are open to using new technologies, and 56% call them “very willing.” Add in the fact that the majority of today’s consumers lament “long agent wait times” as a major pain point, and it is clear that customers would consider an AI-powered alternative.

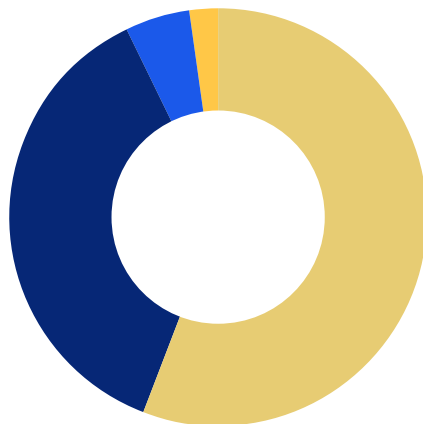
Right now, however, this willingness is only theoretical. It will take high-quality self-service platforms, ones offering easy, conversational, personalized, resolute experiences, to transform customer *interest* into customer *intention*.

Certainly, finding the right AI solution will play an integral role in bringing these experiences to fruition. The journey is not, however, merely a technological one. It also involves mentality.

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Presently, 27% of BFSI leaders acknowledge that there are issues for which they would never even offer self-service as an option. An equivalent percentage say that there are matters where self-service would be available but not required.

### Which best describes your customers' willingness to embrace new tools and technologies?



- **56%** They are very eager to embrace new technologies
- **37%** They are generally willing to try new technologies, but adoption isn't always urgent
- **5%** They are generally averse to new technologies but will consider for the right use case
- **2%** They are very resistant to new technologies

### Are BFSI Organizations Ready To Empower Customers?

Because of past technological limitations and trust issues, organizations have largely accepted that AI self-service will *not* be a valid option for the most intricate, high-stakes BFSI inquiries. But as the technology matures and customer readiness grows, they will finally have to confront an important question: to what extent are they actually willing to let customers solve problems on their own?

Presently, 27% of BFSI leaders acknowledge that there are issues for which they would never even offer self-service as an option. An equivalent percentage say that there are matters where self-service would be *available* but not required. The remaining 46%, meanwhile, confirm theoretical openness to letting customers handle all issues on their own.

### Are there any issues you would not feel comfortable letting customers handle with self-service (such as AI agents, chatbots, or IVR platforms)?



- **27%** Yes, there are issues for which we would never even offer self-service as an option
- **27%** There are issues where we won't require customers to self-serve, but we may offer it as an option
- **46%** No, we are comfortable enabling/requiring customers to use self-service for everything



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Although they are not deterring the *majority* of BFSI leaders, use cases like complicated billing issues (46%), complicated technical support issues (39%), and claim or compensation requests (34%) are still generating noteworthy caution.

## Reasons For Restriction

The majority of BFSI leaders accept that self-service cannot be the default option – and perhaps not an option at all – in certain situations.

That resistance *particularly* applies to intricate, high-stakes situations.

Of those BFSI leaders who have reservations, 61% say they would hesitate to use self-service for claims disputes. An equivalent percentage would not want to rely on self-service for highly emotional matters.

In both cases, the caution is thoroughly logical. Even the world’s biggest AI advocate would acknowledge that the technology cannot replicate *all* aspects of human interaction and ingenuity, and such humanity is often necessary for navigating highly emotional matters. Beyond generating emotion, claims disputes may require a creative, empathetic understanding of customer sentiment and issue context – those situations, too, may benefit from the human touch.

Although they are not deterring the *majority* of BFSI leaders, use cases like complicated billing issues (46%), complicated technical support issues (39%), and claim or compensation requests (34%) are still generating noteworthy caution.

The voice of the customer, too, is providing an argument against an all-out self-service offering. Forty-one percent (41%) would not impose self-service on customers who have shown a history of rejecting it; 39% would rush to the human touch for issues with a historically high escalation or abandonment rate.

Customer preferences and behaviors are sensible reasons to oppose self-service; if anything, the surprise is that the majority of companies *would* still consider emphasizing self-service even when a customer has explicitly demonstrated a disinterest.

## In which cases of the following would you not feel as comfortable letting/expecting customers (to) use self-service?

Claim and/or compensation request

34%

Claim and/or compensation dispute

61%

Complicated tech/product support issue

39%

Complicated account/billing issue

46%

Highly emotional matter (job loss, serious medical situation, significant claim, etc)

61%

Analytics show high abandonment/escalation/effort for this particular issue

39%

Analytics show this particular customer rejects self-service

41%



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If the willingness to use AI for sensitive matters transforms into contentedness to require AI for such matters, it could have a negative effect on customer trust and brand reputation.

### Technology Over Philosophy

Even as the technology evolves, it is clear philosophical objection may prevent BFSI institutions from deploying self-service for certain disputes and emotional matters.

Interestingly, many of these institutions are *not* inherently opposed to using self-service for matters where compliance, data privacy, or payment processing would be in play.

In these cases, the present objection *is* technology and process. In an interview portion of CCW Digital's study, leaders routinely confirmed that they would feel comfortable using self-service in sensitive situations as long as their AI solutions and security protocol were up to par.

This perspective, ultimately, serves as a ringing endorsement of how AI-powered self-service will transform the BFSI customer experience. If leaders expect to eventually feel comfortable using self-service for the most fundamentally risky, quintessentially “BFSI” use cases, customers should expect to soon see even *more* chatbots, AI agents, and intelligent IVRs in their banking and insurance journeys.

The key, of course, will be deploying these AI solutions in a way that *empowers customers* to conveniently access high-quality outcomes without losing the ability to escalate to human support.

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## Intelligently Augmenting the Workforce

Some solutions, such as agent copilot or call summarization tools, have a direct impact on agent workflow. Others, such as chatbots, have an indirect impact by virtue of their ability to change the types of interactions agents support. Either way, it is clear that the AI revolution stands to transform the employee experience.

From the perspective of BFSI leaders, this transformation will be a boon for efficiency. Approximately 64% feel that the rise of AI will ultimately reduce the time it takes for their employees to complete tasks. Only 18% believe it will have the opposite effect.

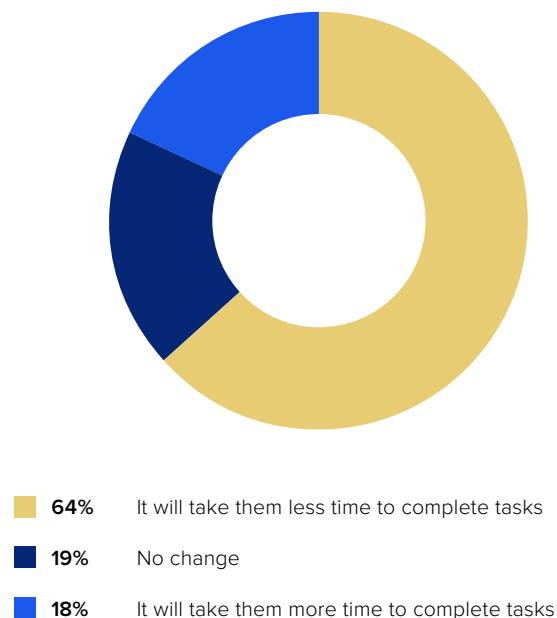
It is, of course, important to note that the opposite perspective is not necessarily tantamount to an anti-AI stance. These leaders may, instead, be arguing that agents will be pivoting to more complex or challenging work, which may by definition require more time and effort.

The key to addressing that concern is to not only consider AI that helps agents focus on better work but help them better focus on that work.

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If brands can provide better proactive and self-service experiences, fewer customers will be emotional when they escalate to agents. And if AI solutions can empower agents to better understand and support those customers who are emotional, the time spent on these interactions can still fall.

#### Amid the rise of AI, how do you think it will affect the typical CX/contact center employee overall?



#### Mapping the Workflow Transformation

In theory, the customer contact community seeks a dichotomy in which “AI handles simple issues, so agents can focus on complex ones.” In practice, BFSI leaders acknowledge room for nuance.

Many do agree that AI will free agents from simple tasks; with 57% declaring that employees will spend less time on such transactions. But even this perspective is not universal. Whether because they doubt the impact of

AI technology or because they believe AI-powered messaging might fuel different types of transactional engagements, 24% actually feel agents could end up spending more time on simple matters.

Thirty-five percent (35%) meanwhile acknowledge the pivot to high-value work but noting that agents will spend more time on emotional interactions. A non-trivial 28%, though, say their employees will spend less time on these issues. Although this *could* be perceived as pessimism about AI’s impact on workflow, it could also be seen as optimism about its ability to help BFSI organizations – and their employees – support customers. If brands can provide better proactive and self-service experiences, fewer customers will be emotional when they escalate to agents. And if AI solutions can empower agents to better understand and support those customers who are emotional, the time spent on these interactions can still fall.

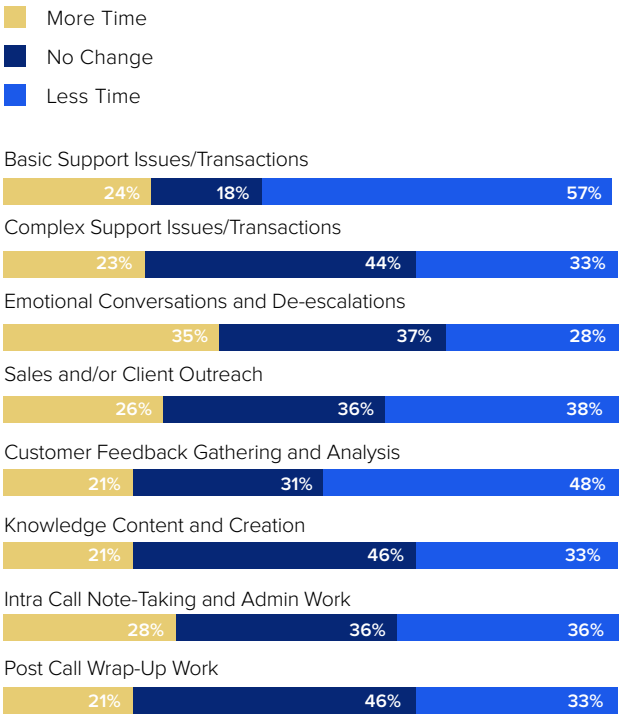
The data for time spent on complex interactions reflects a similar mindset. The fact that 23% feel employees will spend more time on these issues and 33% feel they will spend less time could easily be a joint declaration that customer-facing AI will even eliminate some complex interactions, before agent-facing AI enables employees to more efficiently handle the challenging inquiries they do receive.

This logic also extends to the findings for sales and outreach (26% say more time, 38% say less time) and knowledge management (21% say more time, 33% say less time). Rather than unintuitively suggesting that agents will spend lower *percentages of their days* on these matters, the statistics may imply that agents will be able to accomplish this work more quickly.

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Amid the rise of AI, do you expect the typical CX/contact center employee to spend more or less time on the following?







## Elimination or Enhancement: Banking Experiences in an Era of AI and Digital Transformation

Thanks to the caliber of modern technology and growing comfort from both BFSI customers and leaders, traditional support mechanisms are no longer required. Many BFSI interactions *can* be handled in a digital channel with little-to-no human support.

And given the widespread desire for speed, convenience, and consistency, it is likely true that many experiences will be objectively *better* in a digital environment.

Savvy BFSI leaders will nonetheless recognize a line between what *can* be done and what *should* be done. Similarly, they will acknowledge a distinction between *enhancing* experiences with modern technology and *eliminating* options in favor of that technology.

In labeling their customers as technologically savvy individuals who are demanding digital options, today's BFSI leaders know they cannot restrict their support experiences to 800 numbers and physical branches. But insofar as customers concurrently expect seamless access to the traditional human touch, they may want to stop short of *preventing* customers from pursuing those traditional support avenues.

### Omnichannel in 2025 and Beyond

Subscribing to the idea that technological transformation is about expanding rather than replacing, 52% of leaders say that customers should be able to handle virtually all issues in all channels – including digital, telephonic, and in-person options. Another 42% generally support this idea, though they do acknowledge the need for some channel-specific restrictions.

Although the remaining 6% feel channel experiences can be fundamentally different, they still believe in providing a wide array of conversation options. Per the survey, not one BFSI leader believes in a single-channel approach to customer engagement.

By committing to omnichannel support, BFSI leaders are ultimately accepting the burden to be great everywhere. This means ensuring data flows seamlessly from channel to channel, while also providing each channel with sufficient resources.

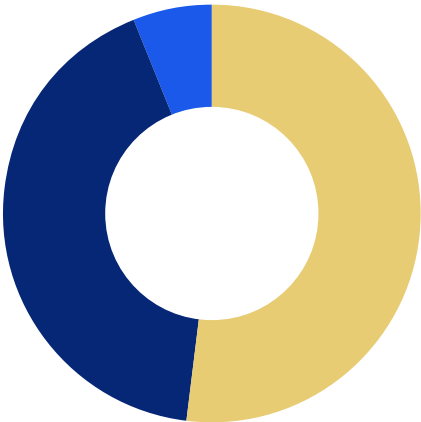


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AI can of course play an instrumental role in this, helping to simplify and democratize data while also scaling personalized, human-centric support. Whether directly aiding customers in a self-service context or empowering agents to be more engaging, AI is the key to making the promise of omnichannel engagement a reality.

Which best describes your organization’s perspective on omnichannel engagement?



- 52% Customers should be able to handle everything in all channels, including phone, digital options, and physical branches
- 42% Customers should be able to handle the majority of matters in all channels, but we can restrict some to specific channels
- 6% It is OK for channel experiences to be different, with each being the preferred option for its own set of matters



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Forty-three percent (43%) may not actively market access to the human touch, but they still very much provide it. They, too, position digital as an *option* rather than an *obligation*.

The Enduring Human Touch

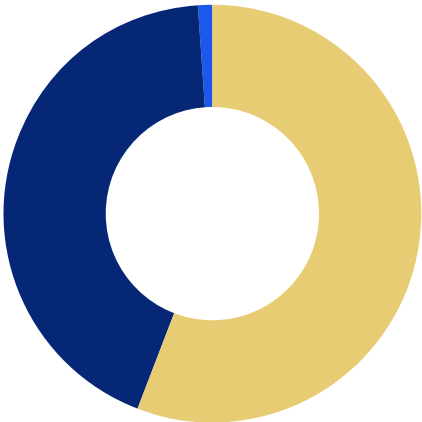
BFSI leaders are mindful of the battle between enhancing and eliminating, and they want to fall on the customer-centric side of history. They do not want the push for AI-driven, digital engagement to come at the expense of compelling human interaction.

A substantial 56% of leaders, in fact, say they leverage *humanity* as part of their value proposition. Aware that the proliferation of digital banking and insurance may suggest restricted access to critical empathy, they want to make it clear to past, present, and prospective customers that they are still a *human* organization that appreciates the unique, high-stakes nuances of BFSI interactions.

Forty-three percent (43%) may not actively market access to the human touch, but they still very much provide it. They, too, position digital as an *option* rather than an *obligation*.

Only 1% of organizations are leaning in the other direction – presenting digital as a welcome alternative to traditional, human-led BFSI experiences.

To what extent does your organization attempt to differentiate on the promise of “humanity,” such as easy access to live agents, the availability of subject matter experts, or highly conversational interactions?

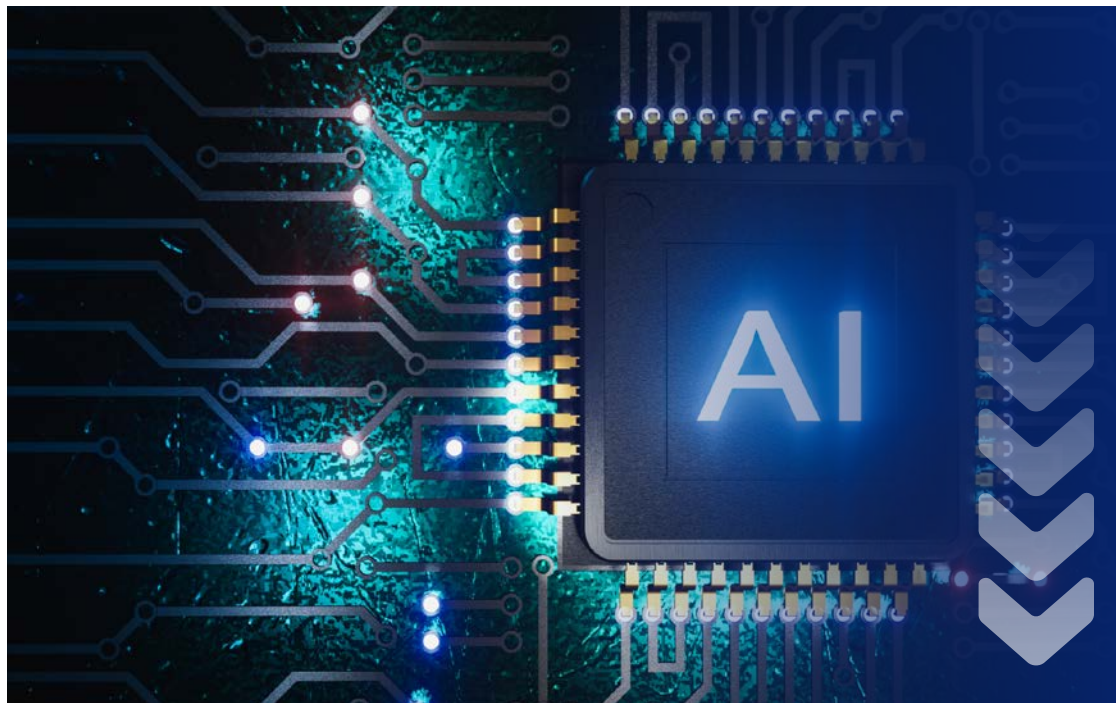


- 56% Very much - this is a core part of our value proposition
- 43% Somewhat - we assure customers of access to the human touch, but it's not a critical part of our brand/marketing messaging
- 1% We do the opposite - we promote low-touch or AI options as a value add over human-based care





## 2025 VERTICAL MARKET STUDY: **Practicality Guide**



**OBSERVE•AI**

## AI for the Modern BFSI Contact Center

In 2025, we can pretty clearly paint a picture of the modern BFSI customer. According to CCW Digital research, they want 24/7 access to human support, they evaluate experiences based on personalization and they are more than eager to embrace new technology.

All of the research points to the fact that customers want it all. They want technology driven experiences that feel tailored to their needs, they want a personalized interaction and they want it, at times, to be with a real person.

These preferences are not necessarily surprising, but they do imply that customers are not just satisfied with a convenient interaction. They want support that feels meaningful and innovative. Something that banking, finance and insurance leaders are trying to nail down.

On the other hand, what does the modern BFSI agent look like? They are the ones driving so many of these interactions, yet we don't have as clear of a picture of their future role. Contact center leaders believe they will spend less time on basic support issues and take on more complex work. They must be critical thinkers, emotionally intelligent and empathetic. All the while, they are unsure about what's next. CCW Digital research confirms that 57% of leaders say that their employees have concerns about the impact of AI on their workflow and job security.

While navigating these conflicting dynamics between the evolving BFSI customer and employee, financial institutions must figure out how to move forward. They must do what they can to enhance employee confidence and empower them in a new AI focused world. In fact, 86% of leaders say that employee trust and adoption of automation is a key concern. Beyond this, they must continuously meet rising customer expectations and ensure an innovative approach.

Here we breakdown the evolving role of the BFSI agent and the future of AI-powered support. By implementing technology with employees and customers in mind, organizations will consistently build loyalty and secure trust.



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While 58% of leaders believe that they currently have the right team in place to take on more complex work, they expressed an imminent need for additional training and coaching sessions.

### Defining Complex Work

As mentioned, contact center employees are working toward the promise of complex work. The phrase AI for simple tasks, humans for complex has become more commonplace over the last few years. As AI automates more routine tasks, agents can step in to handle the more complex, nuanced conversations - leveraging critical thinking and problem solving skills to deliver for the customer during key moments.

While this all sounds great, contact center leaders have not necessarily outlined what this complex work will look like. According to CCW Digital research, as high as 56% of CX executives admitted that they have not defined what complex work looks like right now.

Understanding how AI will change the employee workflow is critical to build out next steps for agents. With diminishing confidence in their future in the role, employees need more reassurance on what their contributions might look like moving forward.

This is not about just reassuring employees that they have a place in the contact center, but giving them insight into how their role might shift - what skills they might need or objectives they will be working towards.

While 58% of leaders believe that they currently have the right team in place to take on more complex work, they expressed an imminent need for additional training and coaching sessions.

In the BFSI space, agents may need additional upskilling in key areas as they work with customers in new ways. This kind of commitment and dedication to improvement will not just be innate, leaders must establish a plan for gaining employee buy-in and encouraging their personal growth. With a more transparent path forward, organizations will benefit from a human-centered approach amid AI development.

### Human Connection and Empathy is Needed

According to CCW Digital research, 80% of leaders say that the need to deliver empathetic experiences and a human connection is a concern in 2025. From the customers perspective, the focus on automation has meant a streamlined, intuitive, yet human-less experience. In the BFSI space self-service has become so efficient, that it is becoming less and less necessary to ever even escalate to a human. However, that doesn't always mean it is what customers *actually* want.

From the employee perspective, this is adding even more pressure to the agent role. Acting as the only human point of contact in the customer's journey makes that interaction matter even more. They must recognize the customer's intention, deliver an empathetic response and attempt to resolve a highly complex concern.



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Kolin Koehl, VP of Product at Observe.AI shares, “Customers will increasingly demand authenticity, which is crucial for building trust. The adoption of AI agents will continue to grow, matching the capabilities of human agents. However, customers will expect these systems to deliver timely and flawless resolutions. The human element, such as chitchat or personal anecdotes, will be what’s missing in this scenario.

As AI agents will grow to handle a bulk of the problem-solving, human interactions will remain vital for personal connections. In five years, humans might demand more authenticity from each other, continuing to seek out human agents for commiseration or appreciation.”

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Koehl’s prediction is spot on. Customers will expect agents to not just solve their problem but share feedback, express emotion or appreciation. Their need for human connection will never go away, but their interactions might increasingly look different.

This is not to say customers want slow, meandering and chatty support over intuitive journeys. In 2025 and beyond, this will likely be a blend of efficiency and human-centered support.

Understanding how AI can support this strategy is critical. Automating key parts of the customer journey and establishing a framework for escalating customers during emotional or urgent moments will likely drive a human-centered approach.

Additionally, prioritizing innovation to enhance the agent experience and support their newly complex workflow will ensure they have the time and space to build on skills like empathy and emotional intelligence.

## Responsible and Effective AI is a Non-Negotiable

With 50% of contact center leaders stating that they are increasing their investment in AI this year, it is more important than ever to ensure that the technology is both responsible and trusted. While AI is certainly positioned as a transformative, revolutionary CX technology, it must be effective to actually reap these key benefits.

In CCW Digital’s recent market study on The State of Agentic and Generative AI, 54% of leaders shared that they experienced notable inaccuracies or inconsistent communication with the tool this past year.

Implementing technology that is not just shiny and new, but intelligent and effective is critical to ensure a smooth journey ahead. This also means that leaders must prioritize continuous improvement to ensure the AI is trained responsibly.

Koehl shares insight on the importance of responsible AI, “The concept of responsible AI covers several key aspects. First and foremost, AI systems inherit the biases of their developers and trainers, making it essential to ground AI applications in specific, well-defined domains. This means training AI models on anonymized customer interactions and standardized knowledge resources, such as onboarding manuals and approved procedures.”

He furthers that acknowledging and addressing these biases through targeted training must be a priority. AI is not a one and done tool, organizations must equip AI systems with robust training materials from a specific domain to minimize unintended biases and ensure ethical interactions.

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VoiceAI agents are best used as a supplement to human agents, not as a replacement. While it's tempting to aim for 100% handling by AI, this approach risks delivering a poor customer experience if that's your goal.

Instead, use VoiceAI to handle routine customer interactions by answering common questions and equipped with business rules for escalations. When a topic or query arises that's beyond the AI's capabilities, and it should initiate a warm transfer to the appropriate human agent.

Additionally, being transparent about the use of these tools is essential to maintain customer trust.

“It's not just about matching tones or sentiments in conversations but also about being open and truthful about the role of technology. This approach fosters a sense of fairness and integrity, which are foundational to building strong customer relationships,” said Koehl.

At the end of the day, building trust with customers through the effective and intentional use of AI will be most important moving forward. It is not just about innovating but adding genuine value to the customer's experience.

## AI for the Modern BFSI Contact Center

Clearly, AI is a pivotal tool driving the future of experiences. As we outlined, today's customers expect a lot, and delivering the level of support they are looking for will take work. Looking ahead, where should CX leaders begin?

Koehl recommends simply jumping in, “The most important step is to just begin adopting and implementing the available AI tools and technologies today. The pace of innovation today is significantly faster than it was just 3-5 years ago, and systems become smarter over time with increased usage. Delaying adoption now could hinder future performance as technology advances.”

Once leaders make the first steps, it is about addressing the most critical needs first. It will never be a one-size-fits-all solution, so understanding where it will add value the fastest is probably a good place to start.

When considering customer expectations for 24/7 support, it might mean focusing on self-service to address customer needs more efficiently. In the past, developing these tools may have taken months, but today, these can be built, tested and deployed in weeks. Koehl shares that the best part is that systems will learn more over time, empowering organizations to expand their use of AI seamlessly.

### The AI + Human Balancing Act

While customers may have had poor experiences with self-service and chatbots of the past, there are so many opportunities for a more human-centered self-service experience. Observe.AI is leaning into VoiceAI agents that can handle routine calls in a highly intuitive, voice format.

With VoiceAI, organizations can more easily balance humans. Koehl shares of the technology, “VoiceAI agents are best used as a supplement to human agents, not as a replacement. While it's tempting to aim for 100% handling by AI, this approach risks delivering a poor customer experience if that's your goal. Instead, use VoiceAI to handle routine customer interactions by answering common questions and equipped with business rules for escalations. When a topic or query arises that's beyond the AI's capabilities, and it should initiate a warm transfer to the appropriate human agent.”

VoiceAI can also collect caller authorization and key information upfront, offering a seamless transfer to a human agent whenever necessary. Once the customer reaches an agent, they will be equipped with all of the context needed to proactively address their concern. Customers no longer have to repeat themselves or navigate an IVR maze, keeping them engaged in conversation.

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At a time when customer and employee confidence might be tested, it is this dedication to comprehensive support that will build trust in the long-run.

This dynamic gives customers the level of support they are looking for. A highly intuitive, friction-free experience that offers easy escalation to a human agent whenever they want. Offering both a streamlined yet human-centered journey gives customers the confidence to build an ongoing relationship with a brand in 2025.

At a time when customer and employee confidence might be tested, it is this dedication to comprehensive support that will build trust in the long-run. Leveraging technology as a supplement to the human journey, rather than a replacement to redirect customers, is key when looking to the future of experiences.

As organizations embark on their AI journey, it is necessary to not just choose a technology that will modernize the contact center but work toward meaningful change. By investing in AI that aligns with a human-centered strategy, leaders will be in the position to connect with customers and build trusted relationships.

Company	Challenge	Solution & Result
Affordable Care	Frequent routine calls about practice locations, hours of operations, and scheduling.	95% containment
Accolade	Multi-intent gathering process for inbound callers needed assistance for navigating medical care and insurance.	20% decrease in time spent handling initial onboarding



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# 2025 Editorial Calendar

## MARKET STUDIES:

January
State of Generative & Agentic AI
June
CX In 2030: Future Of The Omnichannel Contact Center
August
Modernizing Service Experiences With AI & Digital
November
Tech vs. Humanity: Redefining The Agent Role

## VERTICAL MARKET STUDIES:

March
Rethinking Banking, Finance & Insurance CX In The Age Of AI
May
Technology vs. Humanity in Healthcare & Patient Experiences
September
Personalization & The Future Of Retail CX
October
State of Customer Experience In Higher Education